

REMARKS

In the Office Action, the Examiner objected to the drawings, the abstract and the specification. Applicant respectfully submits Replacement Sheets, and represents that the Replacement Sheets overcome the objections made by the Examiner to the drawings. Additionally, Applicant respectfully submits that the amendments provided herein overcome the objections made by the Examiner to the abstract and specification.

The Examiner also rejected the claims 35 U.S.C. 112, second paragraph. Applicant respectfully submits that the amendments provided herein overcome the rejections made to the claims under 35 U.S.C. 112, second paragraph.

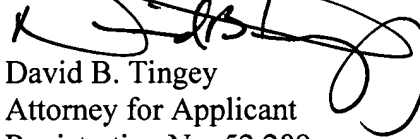
Applicant expresses appreciation to the Examiner for the conversion held on June 8, 2006, and respectfully submits that the amendments provided herein overcome all objections and rejections made by the Examiner in the Office Action and that the claims are now in condition for allowance.

CONCLUSION

Applicant submits that the amendments made herein do not add new matter and that the claims are now in condition for allowance. Accordingly, Applicant requests favorable reconsideration. If the Examiner has any questions or concerns regarding this communication, the Examiner is invited to call the undersigned.

DATED this 9th day of June, 2006.

Respectfully submitted,



David B. Tingey
Attorney for Applicant
Registration No. 52,289

KIRTON & McCONKIE
1800 Eagle Gate Tower
60 East South Temple
Salt Lake City, Utah 84111
Telephone: (801) 323-5986
Facsimile: (801) 321-4893

DBT:lc
::ODMA\PCDOCS\DOCS\900973\1



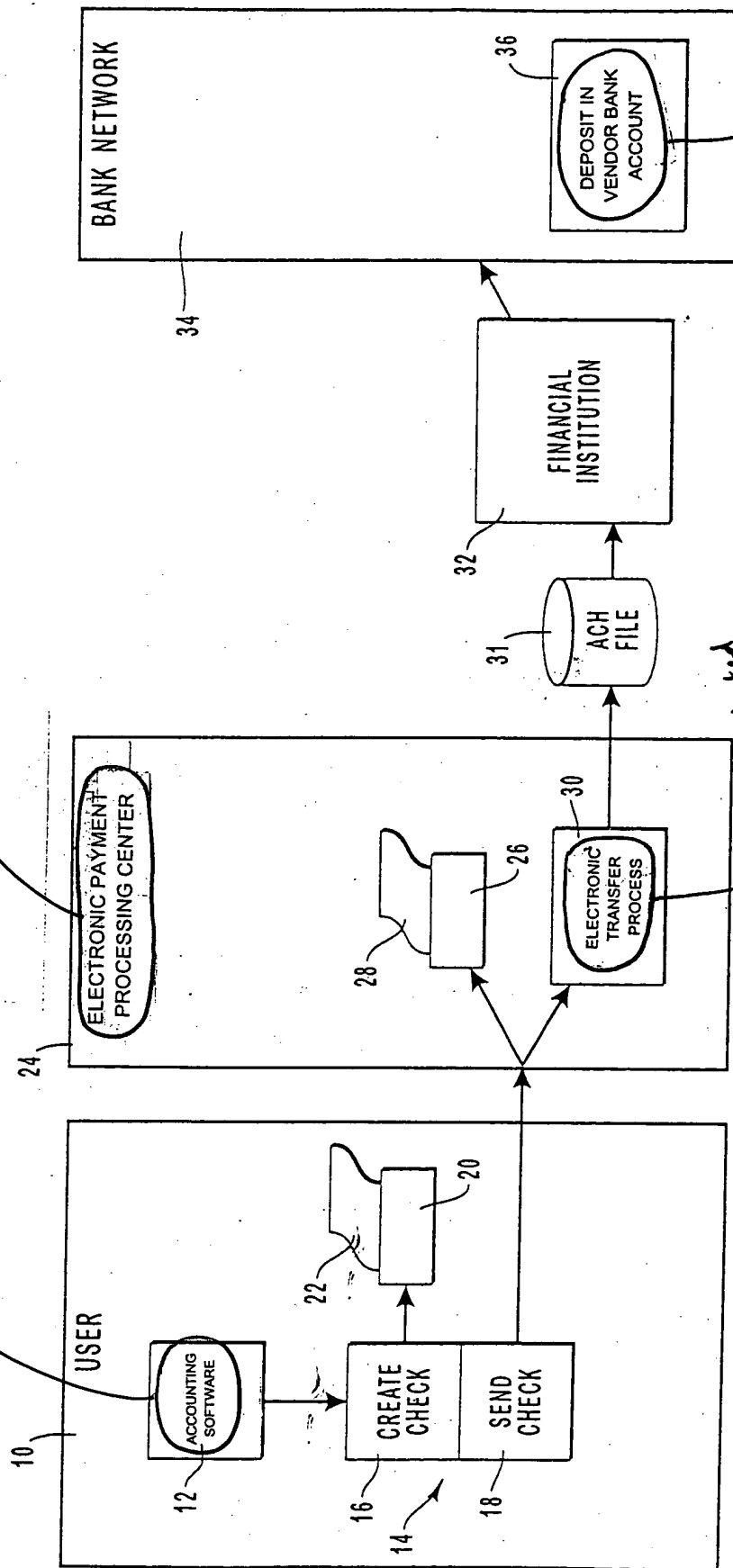
Element 36 updated

Element 30 updated

FIG. 1

Element 24 updated

Element 12 updated



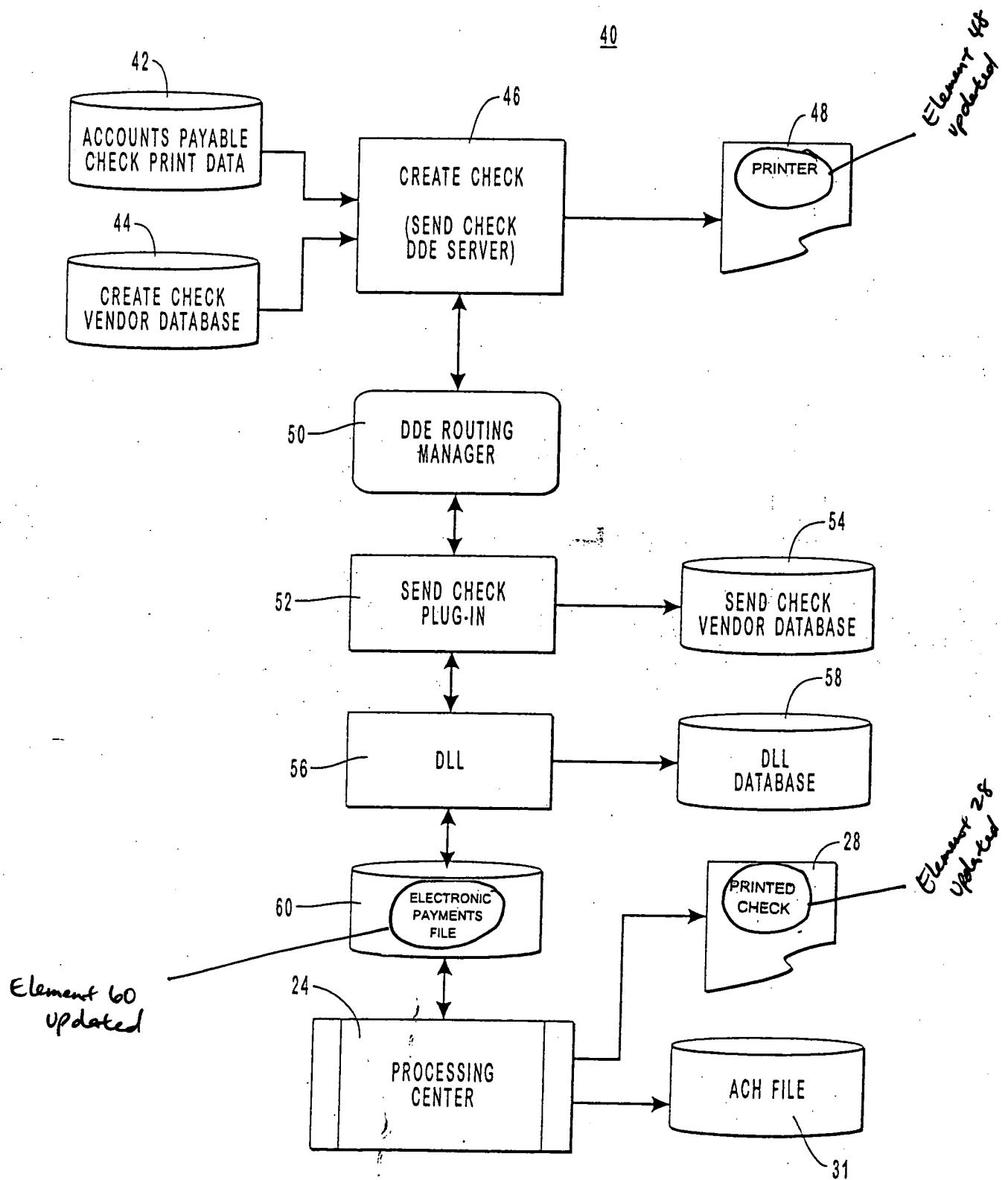


FIG. 2

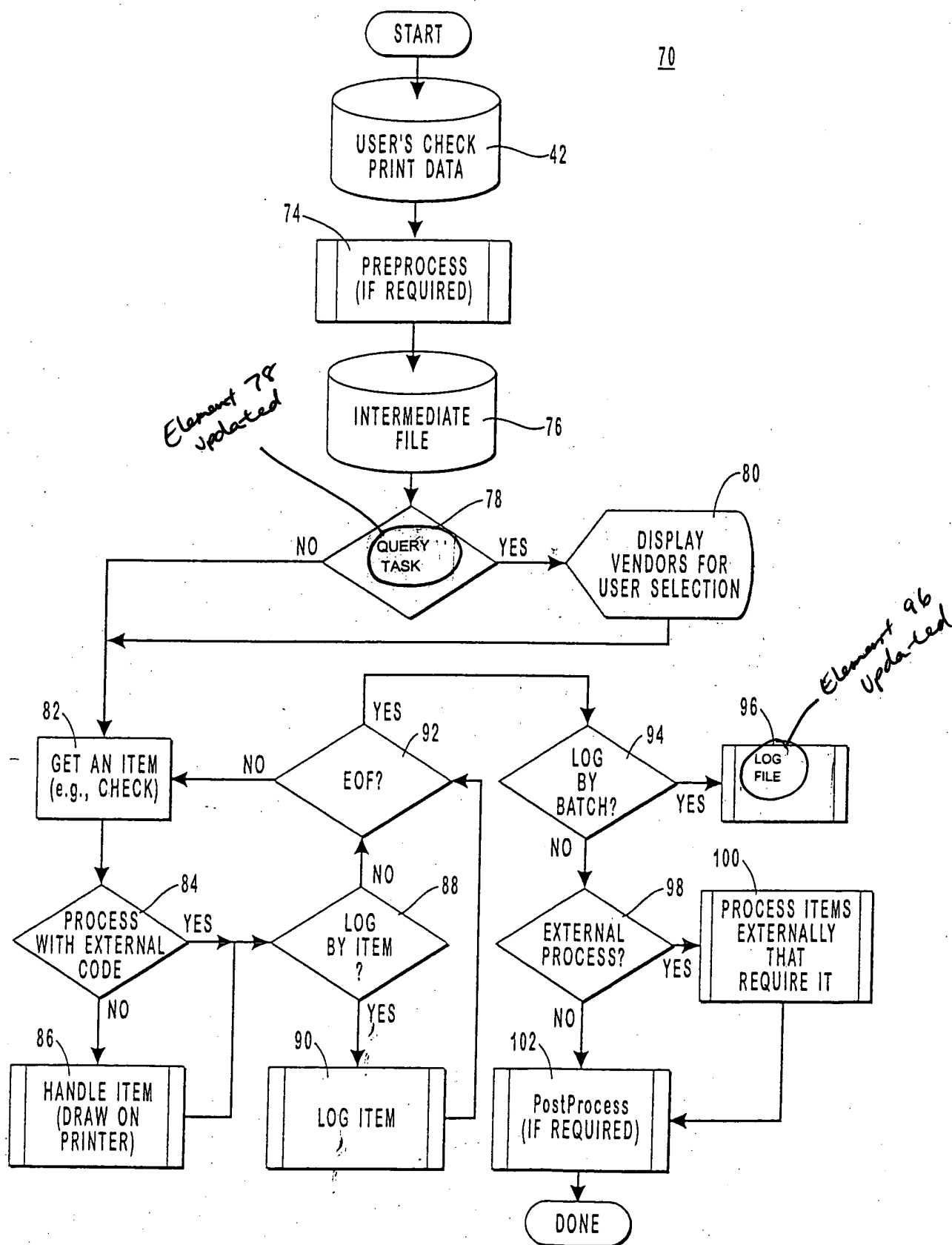


FIG. 3

80

110

112

114

Send Check Print-Time Vendor Selection

Process with Create Check (Payment by Printed Check)	Process with Send Check (Payment by Electronic Transfer)
ABC PAPER & SUPPLIES AC WIRELESS SERVICES AUTO PARTS UNLIMITED BOOKSTORE B&N COMPANY CARPENTER SUPPLY CO	A&Z PRODUCE CO. ABC SCHOOL SUPPLIES ADD WAREHOUSE ADDISON/WESLEY PUB. ALLTEL SUPPLY CO. ALPHABET STATION AMERICAN MGMT ASS. AMERICAN RED CROSS CAMBRIDGE CAREER

Ready

Close ? Help Accept Discard

FIG. 4